



# Schedule of Service Charges for Personal Customers

Northern Ireland



This leaflet contains a list of charges for extra services. These charges could apply to personal customers, regardless of the type of account.

See the following for a full list of charges that could apply to your account.

- ▶ Personal Current Accounts – Personal Current Account Charges Explained leaflet
- ▶ Student Current Account customers – Student Account Charges Explained leaflet

Details of charges for business accounts can be found in the Schedule of Charges for Business Customers NI leaflet.

## What are the extra services?

The table below gives details of our services and the charges. Most of these services are provided only when you ask for them. We take the charge when we provide the service.

Sending money within the UK - Credit Transfers If you do not have a Bank of Ireland UK account	£7
Giving you a banker's draft	£10
Telegraphic transfers in pounds within the UK (CHAPS) <ul style="list-style-type: none"><li>▶ From your account</li><li>▶ To your account</li></ul>	£25 £5
When we release your title deeds to your solicitor	£30
Your account will be set up to issue monthly statements. We will give you 13 statements for free each year. If you ask for more than 13, you will be charged for each statement	£1 each
Full or partial early withdrawals (in exceptional circumstances) from a term deposit - this fee will be calculated as stated in the terms and conditions for the product	£25 at least

## Customers resident in the Republic of Ireland

If your address is in the Republic of Ireland and you use any card issued on your account at any time during the year, you may be liable for the annual Irish Government Stamp Duty. If you are liable, we will debit the sterling equivalent of this tax directly from your account.

More information is available on the Irish Tax & Customs website [www.revenue.ie/en/property/stamp-duty/other-stamp-duty/financial-cards/index.aspx](http://www.revenue.ie/en/property/stamp-duty/other-stamp-duty/financial-cards/index.aspx)

## Sending and receiving money from outside the UK

### Receiving money from outside the UK

SEPA payment	£0
Non-SEPA payment	£6

### Sending Money outside the UK

#### SEPA Payments

If a payment request meets the following criteria no charges will apply:

- ▶ The payment is in Euro
- ▶ The payment must be going to an EU/EEA country
- ▶ The International Bank Account Number (IBAN) of the beneficiary is provided
- ▶ The Bank Identifier Code (BIC) of the beneficiary bank is provided
- ▶ The beneficiary's name and address is provided
- ▶ There is no specified value date

#### Standard charges

Bank of Ireland UK standard charges for sending money outside the UK will apply if:

- ▶ The payment is a currency other than Euro, or in Euro but going outside of the EU/EEA
- ▶ The payment request is for the same day or next day
- ▶ The beneficiary IBAN or BIC is not supplied or these are incorrect.

### Using 365 online

If you ask us to send a payment to another country £15

Payments to Bank of Ireland accounts in the Republic of Ireland are SEPA transfers with no charges.

When sending money outside the UK using 365 online there is typically a delivery timeframe of 1 to 3 working days to the payee's bank (option to specify a date is not available) and charges option SHARED must be chosen. An overall working day limit of £20,000 applies for 365 online payments, within and outside the UK (including charges). A lower limit may apply when paying a new payee. For further details on 365 payment limits please visit [www.bankofirelanduk.com](http://www.bankofirelanduk.com).

### Using a Branch

If you ask us to send a:

Payment to Bank of Ireland in the Republic of Ireland (non-SEPA) £10

Payment to another country (non-SEPA) £25

SEPA payment to another country £0

If the beneficiary's bank is within the EEA, you and the beneficiary must each pay the charges levied by your respective banks.

## Foreign Exchange

We offer 0% commission on all major currencies

## Additional charges for Currency Call Account transactions:

Cheques issued £1.00 per item

Currency notes lodgement/withdrawals 1% of value, £3 min

Maintenance fee £10 per quarter

Maintenance fees are not charged when an average quarterly credit balance of £10,000 or equivalent is maintained. If the balance falls below £10,000 or equivalent during the quarter, a maintenance charge will apply.

**We can provide this document in Braille, in large print or on CD or audio tape.**

Please ask any member of staff for details.



Bank of Ireland UK adheres to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board: [lendingstandardsboard.org.uk](http://lendingstandardsboard.org.uk)

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